

Fig. 1

Year	1	2	3	4	5	6	7	8	9	10
Member Contribution										
Annual Investment	\$600.0	\$ 618.0	\$ 636.5	\$ 655.6	\$ 675.3	\$ 695.6	\$ 716.4	\$ 737.9	\$ 760.1	\$ 782.9
10% Return	\$ 60.0	\$ 127.3	\$ 202.6	\$ 286.8	\$ 380.6	\$ 485.1	\$ 601.3	\$ 730.2	\$ 873.2	\$ 1,031.6
Fees .75%	\$ (5.0)	\$ (10.5)	\$ (16.7)	\$ (23.7)	\$ (31.4)	\$ (40.0)	\$ (49.6)	\$ (60.2)	\$ (72.0)	\$ (85.1)
Total investment with earnings	\$655.0	\$1,389.8	\$2,212.2	\$3,130.9	\$4,155.4	\$5,296.1	\$6,564.2	\$7,972.1	\$9,533.4	\$11,262.8
Net Return	9.17%	9.17%	9.17%	9.17%	9.17%	9.17%	9.17%	9.17%	9.17%	9.17%
Retailer Rebates										
Retailer Rebates(1)	\$ 94.0	\$ 96.8	\$ 99.7	\$ 102.7	\$ 105.8	\$ 109.0	\$ 112.2	\$ 115.6	\$ 119.1	\$ 122.6
10% Return	\$ 9.4	\$ 19.9	\$ 31.7	\$ 44.9	\$ 59.6	\$ 76.0	\$ 94.2	\$ 114.4	\$ 136.8	\$ 161.6
Fees .75%	\$ (0.8)	\$ (1.6)	\$ (2.6)	\$ (3.7)	\$ (4.9)	\$ (6.3)	\$ (7.8)	\$ (9.4)	\$ (11.3)	\$ (13.3)
Total rebate with earnings	\$102.6	\$ 217.7	\$ 346.5	\$ 490.4	\$ 650.9	\$ 829.6	\$ 1,028.2	\$ 1,248.8	\$ 1,493.4	\$ 1,764.3
Net account value	\$757.6	\$1,607.5	\$2,558.7	\$3,621.3	\$4,806.3	\$6,125.7	\$7,592.4	\$9,220.9	\$11,026.8	\$13,027.1
Total Return	26.27%	16.86%	14.02%	12.66%	11.86%	11.34%	10.97%	10.69%	10.48%	10.31%
eDollars	\$102.6	\$ 115.1	\$ 128.8	\$ 143.9	\$ 160.5	\$ 178.7	\$ 198.6	\$ 220.6	\$ 244.6	\$ 270.9
Cumulative eDollars	\$102.6	\$ 217.7	\$ 346.5	\$ 490.4	\$ 650.9	\$ 829.6	\$ 1,028.2	\$ 1,248.8	\$ 1,493.4	\$ 1,764.3
Net Gain eFactor	17.10%	7.69%	4.85%	3.49%	2.69%	2.17%	1.80%	1.52%	1.31%	1.14%
Match eFactor	17.10%	18.62%	20.24%	21.95%	23.77%	25.69%	27.72%	29.90%	32.18%	34.60%
Level eFactor	13.54%	13.54%	13.54%	13.54%	13.54%	13.54%	13.54%	13.54%	13.54%	13.54%
Current eFactor	17.10%	8.37%	5.74%	4.48%	3.74%	3.25%	2.90%	2.65%	2.45%	2.29%

(1) rebate based on \$60 weekly program purchases with 3% merchant contribution increased 3% annual for inflation

Fig. 2

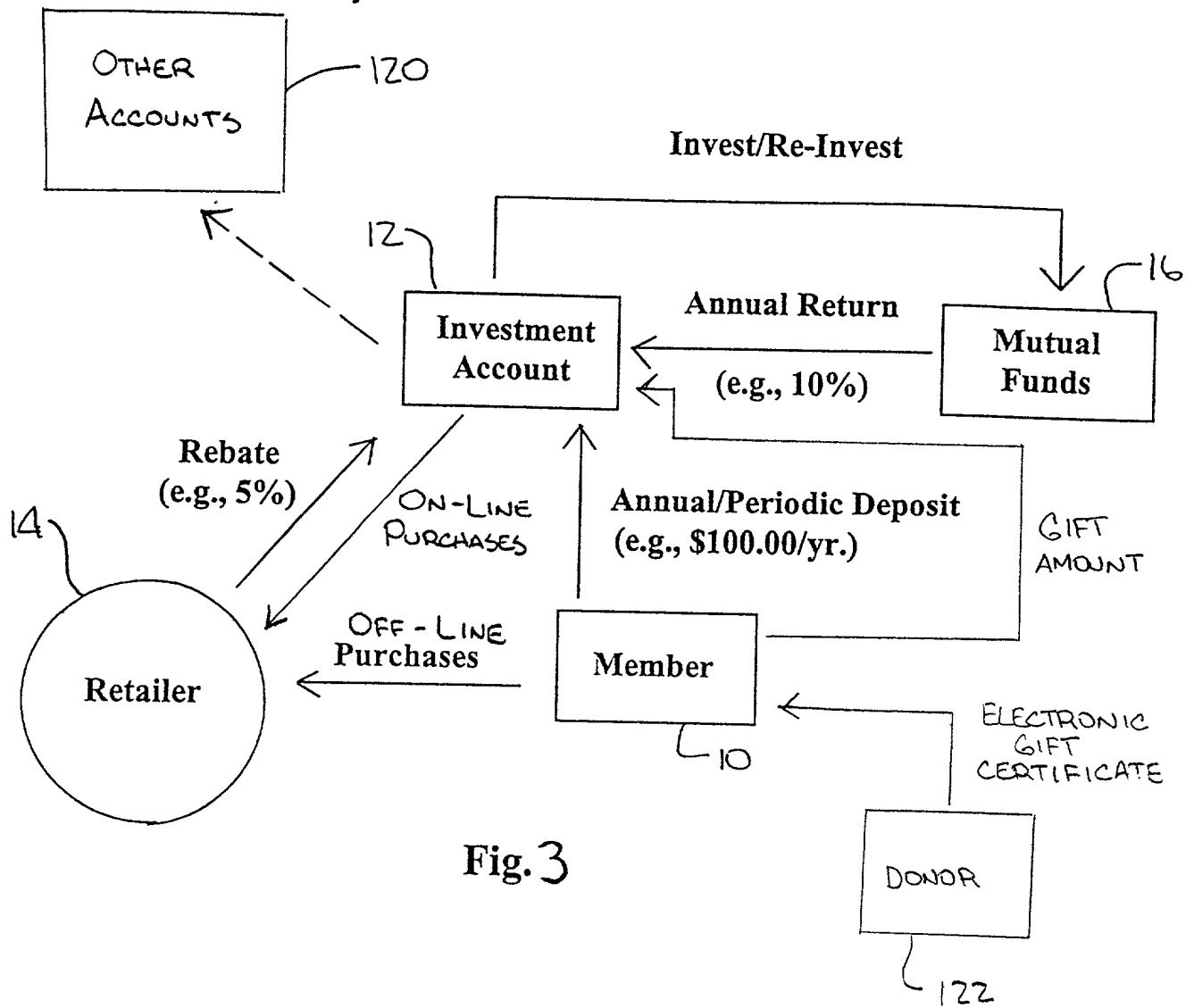


Fig. 3